



PATENT
Docket No.: 09163-20801

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : KINNEY et al.

Serial No. : 09/901,553 **Group Art Unit** : 3628

Filed : July 6, 2001 **Examiner** : Liversedge

For : *METHOD AND SYSTEM FOR CREDIT AUTHORIZATION IN A MEMBER EXCHANGE*

AMENDMENT AND REQUEST FOR RECONSIDERATION
(37 C.F.R. § 1.111)

**Mail Stop Amendment
COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, VA 22313-1450**

Siri:

This Amendment and Request for Reconsideration is submitted in response to an outstanding Office Action dated April 20, 2006. The three month shortened period for response expired on July 20, 2006. Accordingly, a petition for an extension of time and associated fee are included herewith.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims, which begins on page 3 of this paper.

Amendments to the Drawings begin on page 13 of this paper, and include an attached replacement sheet.

Remarks/Arguments begin on page 14 of this paper.

An Appendix, including amended drawing figures is attached following page 19 of this paper.